

**AMENDMENT 10 TO THE JUNE 1, 2015  
RESTATEMENT OF THE PLAN DOCUMENT  
OF THE ARIZONA PIPE TRADES  
DEFINED CONTRIBUTION PLAN**

**Effective June 1, 2019, the Trustees hereby amend the Plan as follows:**

1. Article I, Section 23 is amended by appending a new subsection b(4) thereto as follows:

Section 23. Highly Compensated Employee.

(b) A Highly Compensated Employee is any Employee who:

(4) Notwithstanding the foregoing, HCE status for testing years beginning on and after June 1, 2019 will be based on compensation data from the determination year instead of the look-back year.

2. The last paragraph of Article III, Section 6(b) is restated as follows:

Section 6. Limitations.

(b) The tests in (a) above shall be applied using the ADP for the highly compensated group and the non-highly compensated group for the current Plan Year. For this purpose, the actual deferral ratios for the Participants are determined using Compensation paid during the calendar year ending within the applicable Plan Year.

\* \* \* \*

We, the Chairman and Secretary of the Board of Trustees of the Defined Contribution Plan for the Arizona Pipe Trades Pension Trust Fund, do hereby certify that the foregoing Amendment 10 to the Plan was adopted as duly authorized by the Board of Trustees on May 28, 2020.

 5/28/2020  
Chairman Date

 5/28/2020  
Secretary Date

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